



# U.S. Department of Agriculture

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Emergency Management Division  
Washington Military Department

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## **USDA Emergency Loan Assistance**

The Farm Service Agency (FSA) provides emergency (EM) loans to help cover production and physical losses in counties declared as disaster areas by the president or designated by the Secretary of Agriculture. For physical losses only, the FSA administrator may authorize EM assistance. The Washington Military Department, Emergency Management Division (EMD) works with the United States Department of Agriculture, Farm Service Agency, in Spokane, to prepare documentation for the Governor's request.

## **Eligibility**

Emergency loans may be made to farmers and ranchers who:

- Are established family farm operators;
- Are citizens or permanent residents of the United States;
- Have the ability, training, or experience necessary to repay the loan;
- Have suffered a qualifying physical loss, or a production loss of at least 30 percent in any essential farm or ranch enterprise;
- Cannot obtain commercial credit;
- Can provide collateral to secure an EM loan; and
- Have repayment ability.

## **Loan Uses**

Emergency loan funds may be used to:

- Restore or replace essential property;
- Pay all or part of production costs associated with the disaster year;
- Pay essential family living expenses;
- Reorganize the farming operation; and
- Refinance debts.

The loan limit is up to 80 percent of actual loss, with a maximum indebtedness under this program of \$500,000. Loans for crop, livestock, and non-real estate losses are normally repaid within one-to-seven years depending on the loan purpose, repayment ability, and collateral available as loan security. The current annual interest rate is 3.75 percent.

## **Application Due Date**

Applications for emergency loans must be received within eight months of the disaster designation date.

## **Contact**

For more information, please contact John Vollmer, Human Services Manager at (253) 512-7076, or e-mail [j.vollmer@emd.wa.gov](mailto:j.vollmer@emd.wa.gov).

Visit the U.S. Department of Agriculture's website at <http://www.usda.gov/news/disaster>.